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PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art Unit:	3624	Examiner:	Karmis, Stefanos
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	Confirmation No.:	8373

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on September 26, 2006, of which this Reply is filed with a one (1) month extension of time, please consider the following amendments and remarks:

LISTING OF THE CLAIMS begin on page 2 of this paper.

REMARKS begin on page 5 of this paper.